

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16–25950–CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda Lenard
1 Gloucester Court
Easthampton, NJ 08060

Social Security No.:
xxx–xx–3490

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 10, 2018

JAN: gan

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amanda Lenard
 Debtor

Case No. 16-25950-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Amanda Lenard, 1 Gloucester Court, Easthampton, NJ 08060-3229
 aty +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 516348397 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 516510535 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516348396 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516348398 +Avante, 3600 South Gessner, Ste 225, Houston, TX 77063-5357
 516584948 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516348400 +IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378
 516348405 +Midwst Rcvry, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557
 516694672 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516721189 U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 516721190 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708, U.S. Bank National Association et al,
 c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2018 23:25:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2018 23:25:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm E-mail/Text: camanagement@mtb.com Jan 10 2018 23:25:16 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 516432053 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2018 23:35:29 CACH, LLC,
 PO Box 10587, Greenville, SC 29603-0587
 516348399 +E-mail/Text: bankruptcy@cavps.com Jan 10 2018 23:25:50 Calvary Portfolio Services,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 516367516 +E-mail/Text: bankruptcy@cavps.com Jan 10 2018 23:25:51 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516348401 E-mail/Text: cio.bncmail@irs.gov Jan 10 2018 23:25:01 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 516348402 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 10 2018 23:24:52 Kohls/Capital One,
 Po Box 3120, Milwaukee, WI 53201-3120
 516348403 E-mail/Text: camanagement@mtb.com Jan 10 2018 23:25:16 M & T Bank, P. O. Box 844,
 Buffalo, NY 14240
 516394824 E-mail/Text: camanagement@mtb.com Jan 10 2018 23:25:16 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 516520358 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 10 2018 23:25:30 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 516348404 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 10 2018 23:25:30 Midland Credit,
 2365 Northside Dr., San Diego, CA 92108-2709
 516348406 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 10 2018 23:52:09
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516546877 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 10 2018 23:35:30
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
 Norfolk VA 23541
 516358884 E-mail/Text: bnc-quantum@quantum3group.com Jan 10 2018 23:25:19
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 27

Date Rcvd: Jan 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Brian E Caine on behalf of Creditor U.S. Bank National Association et al...
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua Humphries on behalf of Debtor Amanda Lenard jhumphries@keaveneylegalgroup.com,
data@keaveneylegalgroup.com;r46514@notify.bestcase.com

TOTAL: 6